

IN THE CLAIMS:

1 Claim 1 (Original): A method for printing and verifying checks over a network
 2 comprising the following steps:
 3 connecting a client computer to a merchant server at a location remote from the
 4 client computer;
 5 transmitting an order from the client computer to the merchant server;
 6 selecting payment by check;
 7 connecting the client computer to a check server;
 8 inputting customer data at the client computer;
 9 transmitting customer data from the client computer to the check server;
 10 transmitting customer data from the check server to a check verification server;
 11 transmitting an approval from the check verification server to the check server
 12 and;
 13 printing a check.

1 Claim 2 (Original): The method of Claim 1 further comprising the step of
 2 confirming the order by a message from the merchant server to the client computer and the check
 3 verification server.

1 Claim 3 (Original): The method of Claim 1 where the network is the Internet.

1 Claim 4 (Original): The method of Claim 1 where the check is printed by a secure
 2 printer connected to a check printing station at the remote location.

1 Claim 5 (Original): The method of Claim 1 further comprising the steps of:

2 storing the approval from the check verification server in a merchant file in the
3 check server; and,
4 downloading the merchant file from the check server to a check printing station.

1 Claim 6 (Original): A method for printing and verifying checks over a network
2 comprising the following steps:

3 connecting a client computer to a merchant server at a location remote from the
4 client computer;

5 transmitting an order from the client computer to the merchant server;

6 selecting payment by check;

7 connecting the client computer to a check server;

8 inputting customer data at the client computer;

9 transmitting customer data from the client computer to the check server;

10 transmitting customer data from the check server to a check verification server;

11 transmitting an approval from the check verification server to the client computer

12 and the check server;

13 storing the approval from the check verification server in a merchant file in the

14 check server;

15 downloading the merchant file from the check server to a check printing station;

16 printing a check with a secure printer connected to the check printing station at
17 the location remote from the client computer.

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 1 Claim 7 (Original): The method of Claim 6 where the secure printer is a magnetic
 2 ink character recognition-enabled printer.

1 Claim 8 (Original): The method of Claim 6 further comprising the step of
 2 confirming the order by a message from the merchant server to the client computer and the check
 3 verification server.

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 1 Claim 9 (Original): The method of Claim 6 where the network is the Internet.

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 1 Claim 10 (Original): The method of Claim 6 where the approval comprises the
 2 customer data transmitted from the client computer to the check server.

1 Claim 11 (Original): The method of Claim 6 where the approval comprises a
 2 guarantee of payment to a merchant.

1 Claim 12 (Original): A method for settling and verifying checks over a network
 2 comprising the following steps:

3 connecting a client computer to a merchant server at a location remote from the
 4 client computer;

5 transmitting an order from the client computer to the merchant server;

6 selecting payment by check;

7 connecting the client computer to a check server;

8 inputting customer data at the client computer;

9 transmitting customer data from the client computer to the check server;

10 transmitting customer data from the check server to a check verification server;

11 transmitting an approval from the check verification server to the check server;

12 and,

13 settling a check by an ACH settlement system.

1 Claim 13 (Currently Amended): The method of Claim 1 12 further comprising the
2 step of confirming the order by a message from the merchant server to the client computer and
3 the check verification server.

1 Claim 14 (Original): The method of Claim 12 where the network is the ACH
2 network.

1 Claim 15 (Original): The method of Claim 12 further comprising the steps of:
2 storing the approval from the check verification server in a merchant file in the
3 check server; and,
4 downloading the merchant file from the check server to the ACH settlement
5 system.

1 Claim 16 (Original): A system for settling and verifying checks over a network
2 comprising a client computer connected via a network to a merchant server; the merchant server
3 is connected to a check printing station, a printer and a check server via a network; whereby the
4 client computer transmits an order to a merchant server at a location remote from the client
5 computer; the client computer selects payment by check; the client computer is connected to a
6 check server; customer data is input to the client computer and transmitted to the check server;
7 the customer data is transmitted from the check server to a check verification server; an approval
8 is transmitted from the check verification server to the client computer and the check server; the

9 approval is stored in a merchant file in the check server; the merchant file is downloaded from
10 the check server to the check printing station; and a check is printed by the printer.

1 Claim 17 (Original): The system of Claim 16 where the network is the ACH
2 network.

Claim 18 (Original): The system of Claim 16 where the network is the Internet.

1 Claim 19 (Original): The system of Claim 16 where the printer is a magnetic ink
2 character recognition-enabled printer.

1 Claim 20 (New): The method of Claim 1 wherein the check is printed by a
2 magnetic ink character recognition-enabled printer.